Hemlock 48626

ZIP code · MI · Michigan › Saginaw County › Hemlock

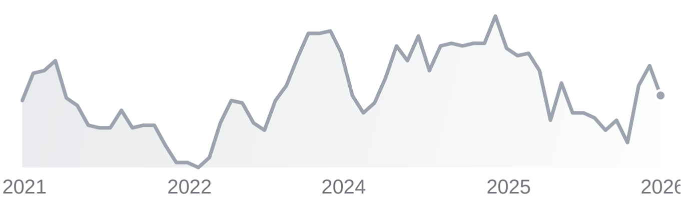
BALANCED MARKET

$270K	+9.0%	69	$245K
MEDIAN SALE PRICE	1-YR CHANGE	SALES (12 MO)	MEDIAN VALUE (AVM)

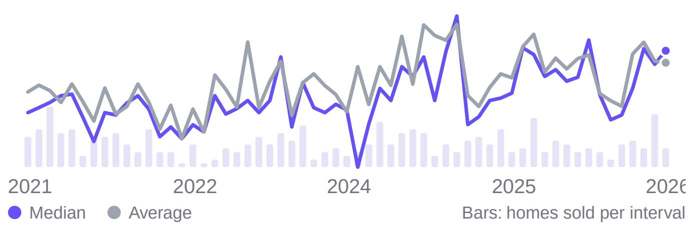
Market temperature — Balanced market · 46 / 100

MARKET TRENDS (5 YEARS)

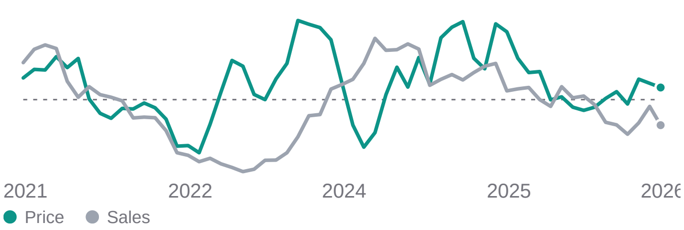
Market temperature (0–100) — **46 / 100**



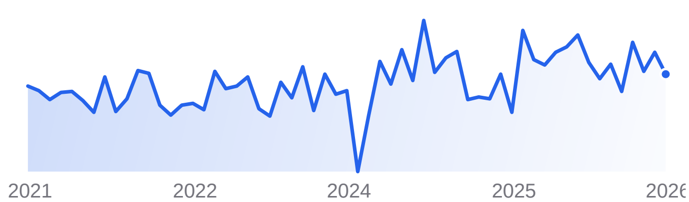
Sale prices — **Median $278K · Average $253K**



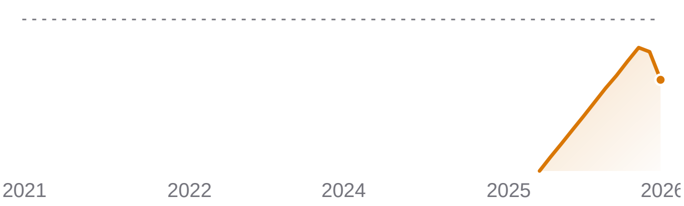
Growth (year over year) — **Price +9.0% · Sales -18.8%**



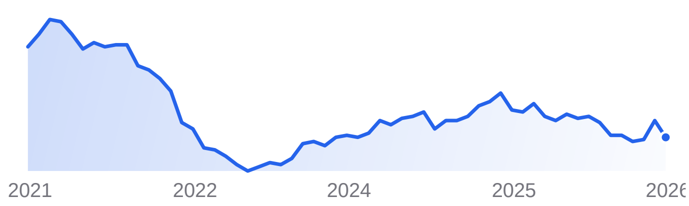
Price per square foot — **$133/ft²**



Sale premium vs estimated value — **-3.2%**

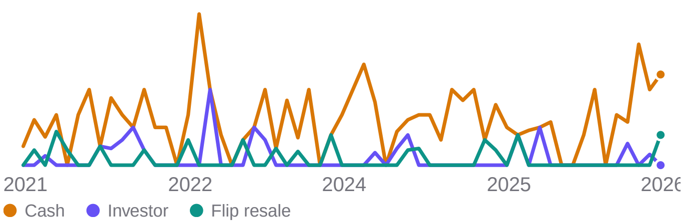


Annual turnover (share of homes sold) — **2.9%**

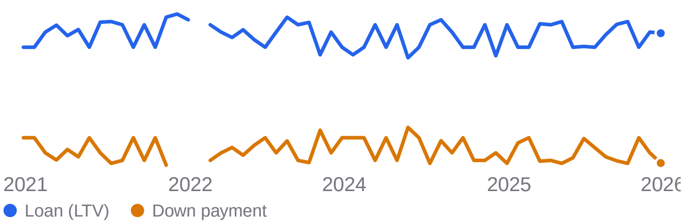


BUYERS & OUTCOMES

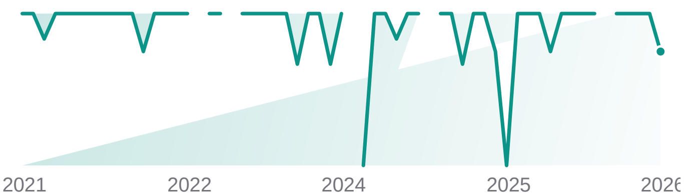
Buyer mix — Cash 60% · Investor 0% · Flip resale 20%



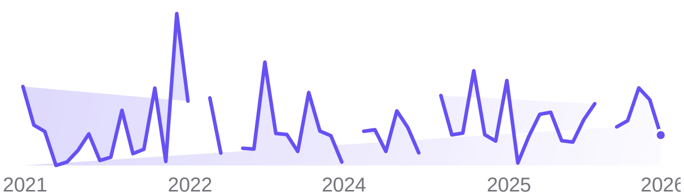
Financing (share of purchase price) — Loan (LTV) 89% · Down payment 3.2%



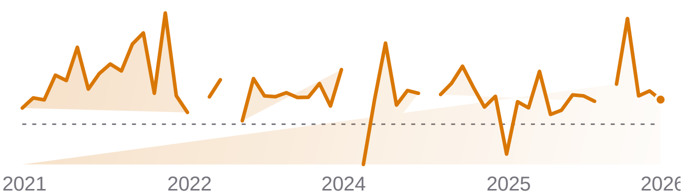
Sellers who sold at a gain — 75%



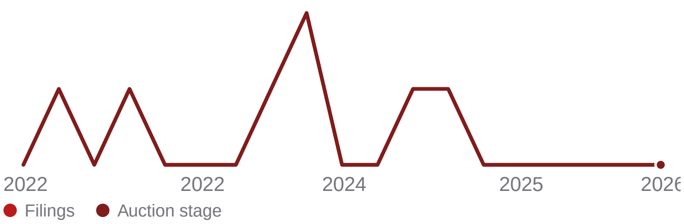
Typical hold before selling — 4.2 yrs



Median annualized return at resale — +6.0%



Preforeclosure filings — Filings 1 · Auction stage 1



HOUSING STOCK

Homes	2,404
Median value (AVM)	$245K
Median size	1,620 ft²
Median bedrooms	3
Median year built	1972
Single family	94%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	62%
Underwater (LTV 125% or more)	1.2%
Owner occupied	94%
Company owned	12%
Median loan-to-value	40%
Typical ownership tenure	20.6 yrs

COMMUNITY

Population	**5,800**
Density	**89 / mi²**
Median household income	**$80K**
Average household income	**$107K**
Crime index (US avg 100)	**69**
Air pollution index (US avg 100)	**95**
Earthquake index (US avg 100)	**16**
Homes occupied	**94%**
Bachelor's or higher	**21%**
Poverty rate	**10.5%**
Unemployment	**1.7%**
Average temp	**48°F**
Annual precip	**32 in**
Sunshine	**50%**

Market metrics are derived from recorded arms-length deeds through July 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.